

Information to identify the case:

Debtor 1	<u>Luis Orellana</u>	Social Security number or ITIN	xxx-xx-9541
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susana Orellana</u>	Social Security number or ITIN	xxx-xx-6024
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-34679-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis Orellana
aka Luis A Orellana

Susana Orellana
aka Susana P Orellana

2/17/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Luis Orellana
Susana Orellana
Debtors

Case No. 17-34679-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Feb 17, 2021

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Luis Orellana, Susana Orellana, 1607 83rd Street, North Bergen, NJ 07047-4250
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
sp	+ John FX Kennedy, Harrell, Smith, and Williams, LLC, 767 Central Avenue, estfield, NJ 07090-2565
518423115	CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619
518423116	+ CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services P.O. Box 55004, Irvine, CA 92619-5004
517217918	+ Comenitybank/Total Rewards Visa, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517217920	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517268930	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517217924	+ Raymour & Flanigan/TDRCS, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
517217925	+ State Of Nj Student As, Po Box 543, Trenton, NJ 08625-0543
517283308	+ TD Retail Card Services, c/o Creditors Bankruptcy Services, P O Box 800849, Dallas, TX 75380-0849
517231208	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2021 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2021 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517217914	+ EDI: AMEREXPR.COM	Feb 18 2021 01:28:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517217915	+ EDI: CAPITALONE.COM	Feb 18 2021 01:28:00	Capital One Best Buy, Capital One Retail Bank, PO Box 30285, Salt Lake City, UT 84130-0285
517323005	EDI: BL-BECKET.COM	Feb 18 2021 01:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517326627	EDI: Q3G.COM	Feb 18 2021 01:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517217919	+ EDI: DISCOVERPL	Feb 18 2021 01:28:00	Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
517245585	+ EDI: DISCOVERPL	Feb 18 2021 01:28:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
517217921	+ Email/Text: bankruptcy@huntington.com	Feb 17 2021 21:26:00	Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
517217916	EDI: JPMORGANCHASE	Feb 18 2021 01:28:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517217917	EDI: JPMORGANCHASE		

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517217922	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 18 2021 01:28:00	Chase Ink, PO Box 15123, Wilmington, DE 19850
517217923	+ EDI: RMSC.COM	Feb 17 2021 21:24:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517324241	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Lowes/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517221001	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517217927	EDI: TFSR.COM	Feb 18 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517217926	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517229327	+ Email/Text: bankruptcy@huntington.com	Feb 18 2021 01:28:00	The Home Depot/Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517217928	+ EDI: RMSC.COM	Feb 17 2021 21:26:00	The Huntington National Bank, PO Box 89424, Cleveland OH 44101-6424
		Feb 18 2021 01:28:00	Toys 'R' Us/Synco, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sp		Raffi T Khorozian

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

Name	Email Address
Antonio G. Bonanni	on behalf of Creditor CSMC 2018-RPL12 TRUST abonanni@hoflawgroup.com pfranz@hoflawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor CSMC 2018-RPL12 TRUST dboyle-ebersole@orlans.com pfranz@hoflawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Luis Orellana nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Marguerite Mounier-Wells

on behalf of Joint Debtor Susana Orellana nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Nicholas Fitzgerald

on behalf of Joint Debtor Susana Orellana fitz2law@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Luis Orellana fitz2law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10